

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
ROBERT DENNIS-KULAK § Case No. 15-30677
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

N. Neville Reid, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 96,118.00 (Without deducting any secured claims)	Assets Exempt: 6,783.00
Total Distributions to Claimants: 8,516.50	Claims Discharged Without Payment: 132,736.60
Total Expenses of Administration: 11,483.50	

3) Total gross receipts of \$ 20,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 20,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 96,383.00	\$ 96,383.00	\$ 96,383.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	11,483.50	11,483.50	11,483.50
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	1,072.38	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	31,546.62	32,391.31	32,391.31	8,516.50
TOTAL DISBURSEMENTS	\$ 129,002.00	\$ 140,257.81	\$ 140,257.81	\$ 20,000.00

4) This case was originally filed under chapter 7 on 09/08/2015 . The case was pending for 29 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/07/2018 By: /s/N. Neville Reid, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Undisclosed Bank Accounts	1229-000	20,000.00
TOTAL GROSS RECEIPTS		\$ 20,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Advocate Property Management, LLC 18679 Dixie Highway Homewood, IL 60430		265.00	NA	NA	0.00
	Chgo Pm Cu 1407 W Washington Blvd Chicago, IL 60607		27,658.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Chgo Pm Cu 1407 W Washington Blvd Chicago, IL 60607		68,460.00	NA	NA	0.00
4A	CHICAGO PATROLMEN"S FEDERAL CREDIT UNION	4110-000	NA	96,383.00	96,383.00	0.00
TOTAL SECURED CLAIMS			\$ 96,383.00	\$ 96,383.00	\$ 96,383.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N. NEVILLE REID	2100-000	NA	2,750.00	2,750.00	2,750.00
FOX SWIBEL LEVIN & CARROLL LLP	3110-000	NA	8,733.50	8,733.50	8,733.50
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 11,483.50	\$ 11,483.50	\$ 11,483.50

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Cook County Treasurers Office 118 North Clark Street, Room 434 Chicago, IL 60602		1,072.38	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ 1,072.38	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	American General Financial/Springleaf Fi Springleaf Financial/Attn: Bankruptcy De Po Box 3251 Evansville, IN 47731		1.00	NA	NA	0.00
	Barclays Bank Delaware - AirTrain c/o Northland Group, Inc. P.O. Box 390846 Minneapolis, MN 55439		0.00	NA	NA	0.00
	Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899		3,168.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Cco Mortgage Corp. 10561 Telegraph Rd Glen Allen, VA 23059		1.00	NA	NA	0.00
	Chase Card P.o. Box 15298 Wilmington, DE 19850		1.00	NA	NA	0.00
	Chgo Pm Cu 1407 W Washington Blvd Chicago, IL 60607		1.00	NA	NA	0.00
	Chgo Pm Cu 1407 W Washington Blvd Chicago, IL 60607		1.00	NA	NA	0.00
	Chgo Pm Cu 1407 W Washington Blvd Chicago, IL 60607		1.00	NA	NA	0.00
	Chgo Pm Cu 1407 W Washington Blvd Chicago, IL 60607		1.00	NA	NA	0.00
	Chgo Pm Cu 1407 W Washington Blvd Chicago, IL 60607		1.00	NA	NA	0.00
	Express Scripts 8931 Springdale Avenue Suite A Saint Louis, MO 63134		1.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Hsbc Bank Po Box 9 Buffalo, NY 14240		1.00	NA	NA	0.00
	Hsbc Bank Po Box 9 Buffalo, NY 14240		1.00	NA	NA	0.00
	Imc Credit Services 6955 Hillsdale Ct Indianapolis, IN 46250		495.00	NA	NA	0.00
	Law Offices of Arthur B. Adler 25 East Washington Street Suite 1221 Chicago, IL 60602		3,102.41	NA	NA	0.00
	Marion Municipal Court 200 W. Washington Indianapolis, IN 46204		4,630.00	NA	NA	0.00
5	CAPITAL ONE, N.A.	7100-000	442.00	605.56	605.56	159.22
1	CAVALRY INVESTMENTS, LLC	7100-000	5,926.00	5,925.80	5,925.80	1,558.04
2	CAVALRY SPV I, LLC	7100-000	5,613.21	5,401.87	5,401.87	1,420.29
4B	CHICAGO PATROLMEN'S FEDERAL CREDIT UNION	7100-000	NA	11,952.74	11,952.74	3,142.68
3	NAVIENT SOLUTIONS, INC.	7100-000	8,159.00	8,505.34	8,505.34	2,236.27

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
TOTAL GENERAL UNSECURED CLAIMS			\$ 31,546.62	\$ 32,391.31	\$ 32,391.31	\$ 8,516.50

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 15-30677 JBS Judge: Jack B. Schmetterer Trustee Name: N. Neville Reid, Trustee
Case Name: ROBERT DENNIS-KULAK Date Filed (f) or Converted (c): 09/08/2015 (f)
341(a) Meeting Date: 10/22/2015
For Period Ending: 02/07/2018 Claims Bar Date: 06/16/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 9830 S. Sayre #7 Chicago Ridge, IL Rental Condo	96,350.00	0.00		0.00	FA
2. Miscellaneous Cash on Hand	200.00	0.00		0.00	FA
3. Chase Checking Account	300.00	0.00		0.00	FA
4. Chicago Patrolmans Checking Account	300.00	0.00		0.00	FA
5. Indiana Members Credit Union Checking Account	1.00	0.00		0.00	FA
6. Miscellaneous household goods and furnishings	750.00	0.00		0.00	FA
7. Miscellaneous Wearing Apparel	3,000.00	0.00		0.00	FA
8. 401K Through Dollar Tree	2,000.00	0.00		0.00	FA
9. 925 N. Kealing Avenue, Indianapolis, Indiana (u)	0.00	0.00		0.00	FA
10. Undisclosed Bank Accounts (u)	Unknown	20,000.00		20,000.00	FA

	Gross Value of Remaining Assets			
TOTALS (Excluding Unknown Values)	\$102,901.00	\$20,000.00	\$20,000.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Case Status November 2017: Preparing Final Report.

Case Status April 2017: Trustee has asserted claims related to debtor's withdrawals from various bank accounts, stemming from UST discharge litigation. Through counsel, Trustee is engaged in settlement negotiations with the debtor, with Trustee's last demand having been rejected. The debtor's attorney has made claims that certain amounts of cash in the debtor's bank account, which was not disclosed in the petition, belong to the debtor's spouse and are not assets of the estate. The debtor's attorney is sending Trustee the background information so Trustee can verify the debtor's claim and as necessary will adjust settlement demand amount accordingly.

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Initial Projected Date of Final Report (TFR): 10/15/2017
Current Projected Date of Final Report (TFR): 10/15/2017

Exhibit 8

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-30677
Case Name: ROBERT DENNIS-KULAK

Trustee Name: N. Neville Reid, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX0877
Checking

Exhibit 9

Taxpayer ID No: XX-XXX8153
For Period Ending: 02/07/2018

Blanket Bond (per case limit): \$54,824,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/10/17	10	Robert J. Dennis-Kulak/Phillip J. Dennis-Kulak	Payment related to settlement agreement approved per order dated 11/07/17 [Dkt. 46].	1229-000	\$20,000.00		\$20,000.00
01/05/18	101	N. Neville Reid 200 West Madison Street Suite 3000 Chicago, IL 60606	Per [Dkt. 57] Order Awarding Trustee Compensation and Expenses dated 01/04/18 (final distribution)	2100-000		\$2,750.00	\$17,250.00
01/05/18	102	Fox Swibel Levin & Carroll LLP 200 West Madison Street Suite 3000 Chicago, IL 60606	Per [Dkt. 56] Order dated 01/04/18 Granting First and Final Fee Application of FSLC for payment of fees for period from 11/29/16 - 11/13/17 (final distribution)	3110-000		\$8,733.50	\$8,516.50
01/05/18	103	CAVALRY INVESTMENTS, LLC 500 SUMMIT LAKE DRIVE, STE 400 VALHALLA, NY 10595	Final distribution per Dkt. 47	7100-000		\$1,558.04	\$6,958.46
01/05/18	104	CAVALRY SPV I, LLC 500 SUMMIT LAKE DRIVE, STE 400 VALHALLA, NY 10595	Final distribution per Dkt. 47	7100-000		\$1,420.29	\$5,538.17
01/05/18	105	NAVIENT SOLUTIONS, INC. 220 LASLEY AVE WILKES-BARRE, PA 18706	Final distribution per Dkt. 47	7100-000		\$2,236.27	\$3,301.90
01/05/18	106	CHICAGO PATROLMEN'S FEDERAL CREDIT UNION TRUNKETT & TRUNKETT PC 20 N WACKER SUITE 1434 CHICAGO IL 60606	Final distribution per Dkt. 47	7100-000		\$3,142.68	\$159.22
01/05/18	107	CAPITAL ONE, N.A. C/O BECKET AND LEE LLP PO BOX 3001 MALVERN PA 19355-0701	Final distribution per Dkt. 47	7100-000		\$159.22	\$0.00

COLUMN TOTALS	\$20,000.00	\$20,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$20,000.00	\$20,000.00
Less: Payments to Debtors	\$0.00	\$0.00

Page Subtotals: \$20,000.00 \$20,000.00

Case 15-30677 Doc 58 Filed 02/22/18 Entered 02/22/18 15:16:56 Desc Main Document Page 12 of 13 \$20,000.00 \$20,000.00

Exhibit 9

Page Subtotals:

\$0.00

\$0.00

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0877 - Checking	\$20,000.00	\$20,000.00	\$0.00
	\$20,000.00	\$20,000.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$20,000.00		
Total Gross Receipts:	\$20,000.00		

Page Subtotals:

\$0.00

\$0.00